



Kentucky
March 18, 1997

Recovery Times

"People Helping People"



FEMA
ISSUE 1



FEMA photo by Mari Blasco

Disaster and Emergency Services Executive Director W. R. Padgett (left) briefs Kentucky Governor Paul E. Patton during a tour of the recent flood damage at Falmouth. Pendleton County Disaster and Emergency Services Director Craig Peoples (center) serves as guide.

Kentucky Flood Victims Can Apply Now for Disaster Assistance

Hit hard by ongoing floods, many counties in Kentucky have been declared federal disaster areas. President Clinton issued the declaration one day after the request of Gov. Paul E. Patton.

The declaration enabled the **Federal Emergency Management Agency (FEMA)** and other federal agencies to team up with state and local disaster workers to help flood victims in the designated counties.

"The federal-state partnership enables us to provide victims with easy access to a wide range of disaster recovery assistance," Patton said.

The aid, to be coordinated at the federal level by FEMA, can include grants to help pay for temporary housing, minor home repairs and other serious disaster-related expenses. Low-interest loans from the U.S. Small Business Administration (SBA) also will be available to cover individual and business property losses that are not fully insured.

FEMA Director James Lee Witt urged those who suffered flood damages, including people with insurance, to sign up promptly for assistance during the application period. FEMA may be able to help with losses that insurance does not cover.

"It's really tough when you see so many people lose family possessions they have worked all their lives to accumulate," Witt said. "That's really hard on them. But we'll do what we can to help them rebuild and recover."

Witt named Glenn Woodard to coordinate the federal relief effort to help victims of the flooding.

"We want to help people recover as quickly as possible," Woodard said. "We want them to know we are concerned, and we will be there to help them apply for aid and answer their questions."

Important Recovery Information

Kentucky residents whose homes or personal property sustained damage as a result of storms, tornadoes and flooding are urged to begin the application process. Call **1-800-462-9029** from 8 a.m. to 8 p.m. seven days a week. The number to call if you are speech- or hearing-impaired is **1-800-462-7585**.

"We want to be sure that everyone who is eligible for disaster assistance understands how easy it is to get help," Federal Coordinating Officer Glenn Woodard said. "We encourage all who have suffered damage to call as soon as possible."

Disaster Housing Assistance

FEMA provides three kinds of grants to help home owners and renters whose primary residences are not livable. Funds may pay for alternate rental housing, essential repairs to make the home habitable or help for those facing eviction or foreclosure because of the floods.

U.S. Small Business Administration

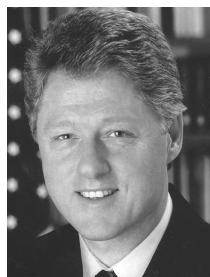
Don't let the name confuse you. During disasters, the U.S. Small Business Administration (SBA) provides low-interest long-term loans to home owners, renters and businesses of all sizes that are not fully insured. You can't beat the low interest rates and attractive loan terms.

National Flood Insurance

Disaster victims insured with the National Flood Insurance Program (NFIP) are eligible to file claims to repair or replace their damaged homes and personal property. Flood insurance to protect against future flood losses can be purchased through your local insurance agent. Call **1-800-427-4661** for information.

Apply By Phone
1-800-462-9029
(TTY: 1-800-462-7585)
8 a.m. to 8 p.m. seven days a week.
Toll Free

President, Governor Pledge Fast, Caring Aid



A Message From

President Bill Clinton

My heart goes out to all Kentucky residents affected by the floods.

This is an extremely rough time for thousands of Kentucky residents. Many of you are cleaning up debris and trying to preserve your precious keepsakes and belongings. It is hard to do all this and still hold back the tears. Recovering from a flood is a slow and painful process.

A primary responsibility of the federal government is to be there when disaster strikes and to stick by people until they can get back on their feet. I directed that residents of Kentucky be eligible to apply for federal disaster assistance by using the toll-free application number listed in this publication.

I assure you that in the weeks and months to come, your government will continue to support you in your efforts to rebuild your lives and communities. We will be with you, along with our state and local government partners, for as long as it takes to help you on the road to recovery.

Our hearts and prayers are with you, and I wish all of the people of Kentucky impacted by the repeated flooding Godspeed in your recovery.



A Message From

Governor Paul E. Patton

The floodwaters will recede, the storms will pass and we will traverse the long road to recovery. The hard work is just beginning as we join together to clean out our homes and rebuild our communities.

Kentucky has been put to the test by natural disasters many times before. We have weathered and survived by pulling together and helping each other. Many counties have been declared federal disaster areas, and others may be added as damage surveys continue. We will work tirelessly until the damage is repaired.

As our state recovers from the devastation left by the severe storms and floods of 1997, we know that we have many people to thank. We owe a huge debt to the skill and dedication of the county disaster and emergency services staff, officials of the Kentucky Disaster and Emergency Services, the Federal Emergency Management Agency (FEMA) and the many, many volunteers who are working to ease the pain of this disaster.

The work of these people and the hundreds of volunteers who have been working around the clock has helped save homes, businesses and, most important, lives. I applaud their energy, for they have made an immense contribution to the comfort and safety of people all over the flooded areas of Kentucky.

Disaster Questions and Answers

Q. What is the first step I should take to register for disaster assistance?

A. Call the toll-free registration number **1-800-462-9029 (TTY 1-800-462-7585)** for the speech- or hearing impaired).

Q. If I have insurance can I still get assistance?

A. Many federal, state, local and volunteer agency programs may help you, but none of these will provide help for expenses covered by insurance. If you have any insurance coverage, contact your insurance company.

Q. What information do I need to give when I call for assistance?

A. Your name, address of damaged property, insurance information, phone number where you may be reached and description of your losses.

Q. What happens after I apply?

A. A trained inspector will call for an appointment to visit

your property within two weeks after you have registered. If you have not heard from FEMA by then, call the **FEMA Helpline, 1-800-525-0321 (TTY 1-800-660-8005)**.

Q. I registered with the Federal Emergency Management Agency (FEMA) and then I received a disaster loan application from the U.S. Small Business Administration (SBA). Why did I receive a loan application?

A. SBA is the primary source of federal funds for long-term recovery assistance for disaster victims. For disaster damage to private property owned by individuals, families and businesses that are not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA.

Q. What happens if I cannot afford a loan?

A. Even if you believe you can't afford a loan, you should submit your low-interest loan application to SBA. If SBA determines you are unable to repay a loan, SBA automatically refers you to the state-run grant program. This grant program may provide assistance for needs that cannot be met with loans, housing assistance, insurance or help from other sources.

Loans, Grants and More

Helping Kentuckians on the Road to Recovery

Individuals and business owners who suffered losses because of the March flooding and are located in the declared counties may be eligible for assistance.

DISASTER HOUSING ASSISTANCE

Help is available for renters and home owners whose primary residences were damaged or destroyed or who face displacement. Aid can include grants for alternate rental housing, money for emergency repairs to make a home livable, or mortgage or rental assistance.

HOME/PERSONAL PROPERTY DISASTER LOANS

U.S. Small Business Administration (SBA) disaster loans of up to \$200,000 are available to home owners for real estate repairs. Renters and home owners may borrow up to \$40,000 to replace personal property losses.

INDIVIDUAL AND FAMILY GRANT PROGRAM

Grants may be made to meet disaster-related serious needs or necessary expenses not otherwise covered.

BUSINESS DISASTER LOANS

Businesses of all sizes and nonprofit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory and other business assets. For small businesses only, SBA makes economic injury loans available for working capital to pay necessary obligations.

CONSUMER SERVICES

Assistance may be provided in filing consumer complaints about disreputable business practices and other problems.

DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits may be provided for those out of work due to the disaster, including self-employed persons, farm/ranch owners and others not covered by regular unemployment. Apply at local unemployment offices.

AGRICULTURAL ASSISTANCE

Emergency loans may be available to farmers operating and managing farms, limited to compensation for actual losses to essential property and/or production capacity. Cost-sharing grants also are available for emergency conservation measures. Contact your local U.S. Department of Agriculture Service Center.

SOCIAL SECURITY BENEFITS

Help is provided to speed the delivery of checks delayed by the disaster and to apply for Social Security disability and survivor benefits.

TAX ASSISTANCE

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured casualty losses on homes, personal property and household goods. Those eligible may file amended returns for the previous year to receive early tax refunds.

MENTAL HEALTH/STRESS COUNSELING

Referral services and short-term intervention counseling are available for emotional and mental health problems associated with the disaster.

FRAUD PROTECTION AND LEGAL SERVICES

The U.S. Department of Housing and Urban Development can assist in cases of unlawful discrimination in covered housing. Complaints of fraud or other misrepresentation may be filed with the Kentucky Attorney General's Consumer Protection Division. Legal assistance and referrals may be available by calling the Kentucky Bar Association.

INSURANCE INFORMATION

Assistance is available from the Kentucky Department of Insurance on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

VETERANS BENEFITS

Information is available about benefits, pensions, insurance and VA mortgage loans.

VOLUNTEER AGENCY SERVICES

Volunteer relief agencies, such as the American Red Cross, Salvation Army and religious groups, offer a range of services from supplying victims with home clean-up kits to financial assistance to meet emergency disaster-caused needs.

To help you, FEMA will . . .

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.

Use Care When Hiring Contractors

If you were affected by the recent flooding, you should be aware that some unscrupulous contractors may try to take advantage of you.

"If you have disaster-related damages, I urge you to be very careful when contracting for repairs," Federal Coordinating Officer Glenn Woodard said.

"Be especially alert for door-to-door solicitors who ask for large cash deposits or entire payments in advance," State Coordinating Officer Ronn Padgett said. "Often the work is never performed or the down payment is never returned."

Padgett cautioned victims not to sign contracts or make down payments without first receiving written estimates from contractors, and to avoid offers which seem too good to refuse. He also advised people to ask for references and to check with relatives or friends before deciding which contractor to choose.

Padgett suggested that disaster victims call the Kentucky Consumer Protection Division, **502-573-2200**, if they have concerns about people representing themselves as contractors.

"You should remember that federal workers and federal contract workers do not charge victims for their services. If someone posing as a federal employee or federal contractor attempts to collect money for their help, report the person and their vehicle license number to your local police department," Woodard said.

Make sure disaster aid goes to those who deserve it.

FEMA Fraud Hotline.

1-800-323-8603

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, you should contact the federal or state Equal Rights Officer.



FEMA photo by Dave Gatley

Only the rooftops of these four homes show along the river beach of Dixie Hwy. (known as Dixie Beach).

SBA low-interest loans to help you recover . . .

Not Just for Small Businesses

Low-interest loans from the U.S. Small Business Administration (SBA) are the primary form of federal assistance for long-term recovery for home owners and renters, as well as businesses of all sizes. These SBA loans fund repairs of damages to private property that is not fully covered by insurance. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable.

SBA disaster loans of up to \$200,000 are available to home owners for real estate repairs, and up to \$40,000 for replacement of disaster-damaged personal property. Renters may borrow up to \$40,000 to replace disaster-damaged personal property.

SBA analyzes the income and debts of a home owner or renter and if SBA determines the disaster victim cannot afford an SBA disaster loan, SBA may automatically refer the applicant to the Individual and Family Grant Program.

Businesses of all sizes and private nonprofit organizations may apply for low-interest disaster loans from SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. Loans up

to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA makes Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal after the disaster. These working capital loans are available to businesses financially impacted by the disaster, even if they had no property damage. Small businesses located in counties contiguous to the declared counties also may apply for these economic injury loans.

If you need assistance in completing your loan application, you can get one-on-one help from an SBA representative at any disaster recovery center.

Disaster assistance benefits will not affect your eligibility for Social Security, welfare, food stamps or other federal benefits.



FEMA representative meets with local pastor and citizen in Falmouth, where the Licking River flooded the town.

FEMAp photo by Fred Rees

Don't Delay . . .

Cleaning Up and Drying Out Your Home

If any part of your house or its under-structure has been under water from the recent flooding, you need to take steps to kill bacteria and dry out the building thoroughly.

It is important to disinfect all surfaces that were wet. Mold and mildew can develop from bacteria carried in floodwaters. This could cause anyone living in the home to become ill, even long after the building has been repaired.

Following are steps you need to take to dry out your house.

- Turn off the main power.
- Open doors and windows to allow moist air to escape.
- Remove all wet furniture, contents and carpets or rugs. If you decide to keep some of these items, they must be cleaned and disinfected.
- Discard contaminated food.
- Dry out interior walls. If they are plaster, drain any water in them by removing the baseboard trim and drilling holes about two inches above the floor. Flood-soaked sections of wallboard usually will have to be removed and thrown away. Panelled walls can usually be dried out by prying out the bottom corner of the paneling and propping it away from the wall studs.
- Clean exterior walls. Remove flood-soaked insulation as soon as possible. It

will hold moisture and bacteria and keep other building materials from drying out properly. Batt insulation and blown-in insulation cannot be reused. They must be thrown away. Rigid foam insulation can be removed and disinfected. Once it is completely dry, it can be reinstalled. Once insulation is removed, the wall must be disinfected and thoroughly dried. Dehumidifiers and portable heaters can speed the process.

- If floodwaters got into your floor framing but not into your house, check for wet floor insulation. Wet floor insulation must be removed and the framing disinfected and dried in the same manner as the walls.
- Disinfect all surfaces that were soaked by floodwaters. Use "disinfecting" or "sanitizing" products or use a mixture of one-fourth cup of chlorine bleach mixed into one gallon of water.

In repairing and rebuilding, consider using water-resistant or waterproof materials. Instead of regular wallboard or plaster, use the water-resistant or waterproof kind. Install wallboard horizontally and use screws for easy removal in case of future flooding. Use rigid foam insulation instead of batt or blown-in insulation. Use galvanized or stainless steel hardware. Use indoor-outdoor carpeting. Use exterior grade plywood for reconstructing sub-floors.

Mud, Mildew? How to Get Rid of It

Mud in your house and car and mildew on your walls can be challenging when trying to clean up and get your life back to normal.

Mud May Pose Hazards

The mud left behind by floodwaters may contain health hazards. It is very important to get rid of this mud as soon as possible and to use care when doing so. Protect your eyes, mouth and hands. Wear rubber gloves, and if possible, a face mask when cleaning. Use a soap containing disinfectants to wash your hands when you are done.

Solving Mildew Problems

With sunny weather and gentle breezes, mildew problems slowly begin to abate. However, high humidity may contribute to persistent mildew which will require aggressive cleaning. A solution of one part household bleach and four parts water will kill surface mildew and, if used as part of a regular maintenance program, will prevent mildew from returning.

A Word of Caution

When using household cleaners, disinfectants and bleach, always follow the manufacturer's directions. Be sure to read the labels and be aware of any caution or danger warnings. Never mix household bleach with other cleaning agents.

Recovery Times is published by the Federal Emergency Management Agency and the Kentucky Disaster and Emergency Services with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery Times* may be directed to **1-800-525-0321**. For additional copies of *Recovery Times*, call **1-800-480-2520**.

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Internet/WorldWideWeb
<http://www.fema.gov>
DR1163



Photo by Fred Rees

This is all that remains of a house that was washed onto the main street of Falmouth by the Licking River.

Personal Inspections of Your Home Ensure the Right Kind of Help for You

Damage inspectors will schedule appointments to visit people who have applied for disaster assistance. If your home has been damaged, one or more inspectors may visit.

A **FEMA** inspector schedules an appointment to verify losses after you apply for disaster assistance through the toll free registration line: **1-800-462-9029** (**1-800-462-7585** for speech and hearing impaired).

If you apply for a **U.S. Small Business Administration (SBA)** low-interest loan, SBA will send a loss verifier.

The **American Red Cross** sends loss verifiers if you apply for Red Cross assistance.

Local building and safety inspectors may be sent to see if damaged buildings are safe to enter.

All inspectors and verifiers carry official photo identification. If an inspector or verifier is not wearing an identification card or badge, ask to see it.

When you apply, you will be asked to prominently display your street address on the front of your house. This will help inspectors find your dwelling.

Beware of Debris as Cleanup Begins

The debris left behind by flooding may be a source of injury or illness. Be careful when cleaning damaged structures or handling debris. Here are some safety tips:

- Always wear gloves and work boots
- Separate hazardous materials from other debris
- Always wash your hands after cleanup
- Treat electrical lines and outlets with extreme care. **Don't assume power is off.**

The Kentucky Division of Waste Management advises everyone to use

extreme caution when returning to areas damaged by the recent floods.

Potential chemical hazards may be encountered during the repair and recovery efforts. The flooding may have moved containers of hazardous solvents or industrial chemicals from their normal storage places.

Do not try to remove any propane tanks. These represent a real danger of fire or explosion and the Kentucky Division of Waste Management urges you to call the police or fire department to report locations of tanks.

Important Phone Numbers - *Clip and Save*

Federal Agencies

FEMA Registration.	800-462-9029
(TTY for hearing/speech-impaired).	800-462-7585
Disaster Information Helpline.	800-525-0321
(TTY for hearing/speech-impaired).	800-660-8005
FEMA Fraud Detection.	800-323-8603
National Flood Insurance Program	800-427-4661
Social Security Administration	800-772-1213
U.S. Small Business Administration	800-359-2227
Internal Revenue Service.	800-829-1040
(TTY for hearing/speech-impaired).	800-829-4059
Housing and Urban Development Hotline.	800-669-9777
Department of Veterans Affairs	800-827-1000

State Agencies

Dept. of Insurance.	502-564-6034
Consumer Protection Division.	502-573-2200
Legal Aid, Kentucky Bar Association, Young Lawyers Section.	502-564-3795
Tax Assistance, Dept. of Revenue	502-564-3226
Aging Services	502-564-6930
Crisis Counseling	502-564-7530
Unemployment Assistance.	502-564-7530
Dept. of Agriculture	502-564-4387

Volunteer Agencies

American Red Cross.	888-236-8800
Salvation Army	502-625-1170
Kentucky Donations Hotline.	888-GIVE-2K